

The demand for equal rights in every vocation of life is just and fair;  
but, after all, the most vital right is the right to love and be loved.

- Emma Goldman

*Join Our Cause,  
Protect Our Children's Rights!*



For more information contact AnnMarie Morse @ Phone: 603.587.0422 Mobile Phone: 603.759.3366



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## History & Background

**"Dedicated to Health Insurance for College Students".**

### A Brief History of Michelle's Law.

NH House Bill 37, also known as "Michelle's Law," came about when AnnMarie Morse's daughter Michelle, a full time student at Plymouth State University, was diagnosed with colon cancer. Knowing the toll chemotherapy treatments would take, Michelle's doctors strongly recommended that she cut back her college course load.

That's when the Morse family discovered that they were caught in a terrible catch-22. If Michelle cut back, as her doctors recommended, she would either lose her insurance or would have to pay C.O.B.R.A. The premiums for C.O.B.R.A. were approximately \$550 a month (not including copays), would be more than the family could afford.

As both a parent and a teacher, AnnMarie felt that students like Michelle should be allowed a brief medical leave (up to 12 months) during which they could cut back or leave college to concentrate on their health needs - without jeopardizing the insurance they rely on for their treatments. With the help of some legislators, and backed by a number of medical and professional organizations, AnnMarie Morse took the issue to the NH legislature.

After 18 months Michelle's Law was signed into law by Governor John Lynch on June 22, 2006.

"MICHELLE'S LAW"

"BECAUSE COLLEGE  
KIDS SHOULD NOT  
HAVE TO MAKE A  
CHOICE BETWEEN  
THEIR EDUCATION  
AND MAINTAINING  
HEALTH INSURANCE"



Watch NH Outlook  
coverage of healthcare in  
New Hampshire

### Michelle's Law

- Michelle's Law allows full-time college students to take up to 12 months medical leave.
- Michelle's Law applies to students who are covered under their parent's health insurance plan.
- "Medical leave" can mean that the student is absent from school or reduces his/her course load to part-time.
- The date the medical leave begins is determined by a student's physician.
- Signed into law on June 22, 2006, the legislation was officially named "Michelle's Law" and took effect immediately.





# MICHELLE'S LAW

Dedicated to Health Insurance for College Students

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## *Frequently Asked Questions*

"Dedicated to Health Insurance for College Students".

### Prior to Michelle's Law

**Q:** How was a full-time dependent college student covered before Michelle's Law?

**A:** Students between the ages of 19-24 could continue their health coverage under their parent's policy as long as they remained as a full-time student (12 credits).

**Q:** What happened when dependent students became too ill to maintain a full-time college schedule?

**A:** They would either lose their insurance or could continue their coverage under the C.O.B.R.A. portion of the parent's policy for an additional premium. By law it can be as much as 102% of the premium for up to 36 months; many families cannot afford this expense.

### Under Michelle's Law

**Q:** Who is covered by Michelle's Law?

**A:** Seriously ill or injured full-time college students are covered, if their physician provides written documentation supporting the need for the medical leave. To be eligible, a student must already have been covered by the parent's health insurance policy.

**Q:** How long is a student covered under the law?

**A:** Students are able to take up to 12 months medical leave of absence without a reduction in their health care coverage and/or a C.O.B.R.A. premium.

**Q:** How many students will be affected by Michelle's Law?

**A:** According to The New Hampshire Sunday News, an estimated .0058% of New Hampshire's 18-24 year olds - or a total of six students - are eligible for coverage under this law (Under the Dome, March 20, 2005, p. A12). It is reasonable to assume that other states would have comparable percentage of students who would be covered.

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**Q: Does this legislation adversely impact health insurance companies?**

**A:** During a NH Commerce Committee hearing, both Anthem Blue Cross and Harvard Pilgrim Health Insurance companies stated that this legislation would not adversely affect their bottom lines.

**Q: Are there other states with similar legislation?**

**A:** To date, we know of at least nine states that have, or are trying to pass, legislation that provides coverage for full-time college students who become seriously ill or injured. AnnMarie Morse is working with people from other states to encourage the passage of similar legislation.

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## Other States Laws

"Dedicated to Health Insurance for College Students".

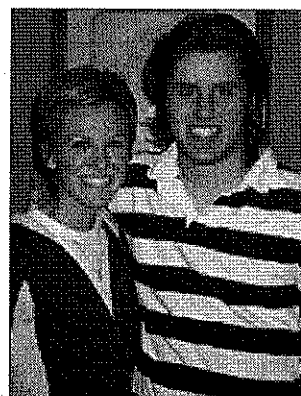
### The Good News About Current Law in States Without Similar Legislation...

Once children reach age 19, they can continue to receive benefits under their parents' health insurance if they are enrolled as full time college students. The reason for this is that full time college students are concentrating on their studies and cannot be expected to work full time in order to obtain their own health insurance. This makes sense.

### The Bad News About Current Law in States Without Similar Legislation...

If a college student suddenly becomes seriously ill or injured and cannot maintain a full time college schedule, he or she has three choices:

1. Maintaining a full time schedule against doctors' advice and possibly decreasing his or her chance of getting well.
2. Cutting back his or her hours and losing the very health benefits he or she is relying on for recovery, or
3. Cutting back his or her hours and paying the cost of maintaining health insurance through C.O.B.R.A, the premiums for which are often too great for a family to bear.



Michelle & Brother Michael

Michelle Morse

December 20, 1982  
- November 10, 2005

Read Michelle's  
Eulogy

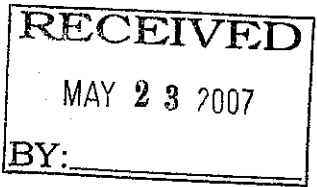
*From the minute she was  
born, everyone who met  
her, loved her...*

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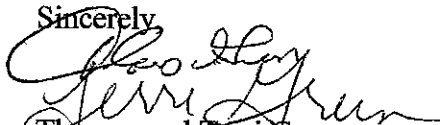
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Dear Representative Nygren,

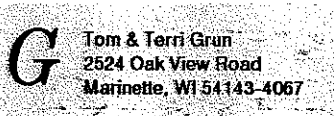
Thank you for your support of Michelle's Law in Wisconsin. I hope no one else faces the same situation we did. My son who attends UW-Marquette had major internal surgery late 2006 and an emergency surgery early 2007. He was not ready to start school as a full-time student but had to to maintain his insurance.

p.s. The nursing staff at the hospital said he would not be ready to go back to school but we had no choice.

Sincerely,



Thomas and Terri Grun



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